

Form cscnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18–18150–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jorge Puerta  
172 Wilson Ave  
Kearny, NJ 07032

Ludivia P Puerta  
172 Wilson Ave  
Kearny, NJ 07032

Social Security No.:  
xxx–xx–5706

xxx–xx–8780

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 28, 2020  
JAN: wdh

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Jorge Puerta  
Ludivia P Puerta  
DebtorsCase No. 18-18150-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 2  
Total Noticed: 29

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db/jdb aty r cr r  
 517472939  
 517472940  
 517610580  
 517472944  
 517597924  
 517518181  
 517472949  
 517472965  
 517472966  
 517472967

#+Jorge Puerta, Ludivia P Puerta, 172 Wilson Ave, Kearny, NJ 07032-3338  
 +Davis Robert, Davis Law Center, LLC, 3 Main Street, Newark, NJ 07105-3509  
 +Binghu Zhang, BHHS NJ Properties, 392 Springfield Avenue, Summit, NJ 07901-2706  
 +Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007  
 +Tamayo Oppenheimer, 201 Montgomery Street, Suite 263, Jersey City, NJ 07302-5057  
 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)  
 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386  
 +TD Auto Financial, Po Box 9223, Farmington Hills, MI 48333-9223  
 +The Homedepot/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
 smg  
 517615010  
 517472943  
 517984765  
 517495889  
 517472946  
 517590697  
 517591362  
 517472950  
 517472951  
 517472953  
 517472959  
 517472962

E-mail/Text: usanj.njbankr@usdoj.gov Feb 29 2020 00:20:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 29 2020 00:20:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 E-mail/PDF: resurgentbknofications@resurgent.com Feb 29 2020 00:18:28  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 00:18:17 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 E-mail/Text: bnc-quantum@quantum3group.com Feb 29 2020 00:20:20  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 E-mail/Text: mrdiscen@discover.com Feb 29 2020 00:19:43 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 +E-mail/Text: mrdiscen@discover.com Feb 29 2020 00:19:43 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 29 2020 00:20:24 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 E-mail/Text: bnc-quantum@quantum3group.com Feb 29 2020 00:20:20  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 00:17:09 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 00:17:10 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 00:17:10 Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 00:18:14 Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 +E-mail/PDF: gecsedirecoverycorp.com Feb 29 2020 00:17:39 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517472948 Michael Harrison Esq  
 517472941\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)  
 517472942\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)  
 517472945\* +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517472947\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517472952\* +Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517472954\* +Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517472955\* +Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517472956\* +Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517472957\* +Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517472958\* +Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 517472960\* +Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517472961\* +Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517472963\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517472964\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517472968 ##+Wells Fargo Bank,na/, Po Box 1697, Winterville, NC 28590-1697

TOTALS: 1, \* 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC  
rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vincent Ansetti on behalf of Debtor Jorge Puerta vincent@ansettilaw.com,  
vincent@ansettilaw.com  
Vincent Ansetti on behalf of Joint Debtor Ludivia P Puerta vincent@ansettilaw.com,  
vincent@ansettilaw.com

TOTAL: 6